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**Amendments to the Claims:**

This listing of claims will replace all prior versions and listings, of claims in this application:

**Listing of Claims:**

1. (Currently Amended) A key card for use in an electronic lock, the lock including a reader, the key card including coded information detectable by the reader so that the electronic lock can be opened, the key card comprising at least two panels joined on adjacent edges of the two panels, each panel having an inside surface and an outside surface, each panel also comprising a printing substrate, the key card being insertable into the electronic lock in a closed configuration in which only the outside surfaces of each panel are exposed, printed informational matter being [located on] printed on the exterior of the inside surfaces of the two panels, the printed informational matter being visible when the two panels are opened to reveal the printed informational matter.
2. (Previously Presented) The key card of claim 1 wherein the two panels are hinged along adjacent edges.
3. (Previously Presented) The key card of claim 2 wherein the two panels comprise sections of a folded sheet.
4. (Previously Presented) The key card of claim 1 wherein the two panels have a combined thickness of up to 0.032 inch.
5. (Previously Presented) The key card of claim 1 wherein the combined thickness of the two panels is approximately the same as the thickness of a card with which the reader is used.
6. (Previously Presented) The key card of claim 1 wherein the coded information on the key card comprises information encoded on a programmable magnetic stripe.
7. (Previously Presented) The key card of claim 6 wherein the magnetic stripe is located on and outside surface of one of the panels.
8. (Previously Presented) The key card of claim 1 wherein the coded information on the key card is erasable and is replaceable by different coded information to permit reuse of the key card.

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9. (Previously Presented) The key card of claim 1 including a third panel, one of the panels being joined to both of the other panels.
10. (Previously Presented) The key card of claim 1 having a width of up to four inches and a height of up to five inches.
11. (Currently Amended) An apparatus for providing information to a user comprising a key card for use in unlocking an electronic door lock, the key card comprising a pamphlet having multiple inside pages and multiple outside pages, the key card being insertable into the electronic lock in a closed configuration, at least the inside pages comprising a printing substrate and including informational matter that can be referenced by the user, the key card also including a programmable storage medium on which coded information accessible by the electronic door lock can be stored, whereby the amount of informational matter on a key card can be increased.
12. (Previously Presented) The apparatus of claim 11 wherein informational matter is also located on outside pages.
13. (Previously Presented) The apparatus of claim 11 wherein the programmable storage medium is located on one outside page.
14. (Previously Presented) The apparatus of claim 13 wherein the programmable storage medium comprises a magnetic stripe.
15. (Previously Presented) The apparatus of claim 11 wherein the coded information is erasable from the programmable storage medium to permit reuse of the key card.
16. (Previously Presented) The apparatus of claim 11 wherein the pamphlet comprises a folded sheet with the multiple inside and outside pages comprising sections of the folded sheet.
17. (Previously Presented) The apparatus of claim 11 wherein the informational matter comprises printed matter.
18. (Currently Amended) A booklet for distribution to individual users comprising a document having a multi-page format including a pair of outwardly facing pages and at least two inwardly facing pages, each page comprising a printing substrate and including printed matter printed thereon, one of the outwardly facing pages also including a programmable machine readable member including coded information unique to an individual user, whereby the multi-page format increases available display space for

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printed matter and the document retains a length, width and thickness suitable for use in a machine for reading the coded information on the programmable machine readable member.

19. (Previously Presented) The booklet of claim 18 comprising an advertising display including a plurality of separate advertisements in the form of printed matter on the pages.

20. (Previously Presented) The booklet of claim 18 wherein the document comprises a key card having dimensions suitable for use in an electronic door lock.

21. (Currently Amended) A smart card assembly comprising first and second hinged planar members, the first planar member including an integrated circuit with accessible memory, the second planar member having an inside surface and an outside surface, both the inside and outside surfaces comprising printing substrates with printed display matter [disposed] printed thereon to increase space available for the printed display matter, the first and second planar members being joined by a relative thin, flexible membrane bonded to inside surfaces of the first and second planar members, the membrane permitting the first and second members to be disposed in either an open coplanar configuration or in a folded position with the inside surfaces being in contact with each other, the smart card assembly being insertable into a reader in the folded position.

22. (Previously Presented) The smart card assembly of claim 21 wherein the first planar member includes an I/O interface for accessing the integrated circuit and the accessible memory.

23. (Previously Presented) The smart card assembly of claim 22 wherein the I/O interface comprises a contactless interface.

24. (Previously Presented) The smart card assembly of claim 22 wherein the I/O interface comprises electrical contacts exposed on the inside surface of the first planar member.

25. (Previously Presented) The smart card assembly of claim 24 wherein the electrical contacts are disposed adjacent a first end of the first planar member and the flexible membrane is bonded to an opposite second end of the first planar member so that the flexible membrane does not cover the electrical contacts.

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26. (Previously Presented) The smart card assembly of claim 21 wherein flexible membrane comprises an optically transparent membrane.
27. (Previously Presented) The smart card assembly of claim 26 wherein printed display matter is disposed beneath the optically transparent membrane.
28. (Previously Presented) The smart card assembly of claim 21 wherein printed display matter is disposed on the optically transparent membrane.
29. (Previously Presented) The smart card assembly of claim 21 wherein a magnetic stripe is disposed on the outside surface of the first planar member.
30. (Previously Presented) The smart card assembly of claim 21 wherein the first planar member includes an embossed area on the inside surface thereof, the flexible membrane being spaced from the embossed area.
31. (Currently Amended) A pamphlet including electronically accessible programmable storage area and printed informational material [located] printed on visible surfaces of the pamphlet, the visible surfaces comprising printing substrates, the pamphlet comprising first and second hinged planar members joined by a flexible membrane bonded to each of the planar members at adjacent ends thereof, the flexible membrane being spaced from the programmable storage area so as not to interfere with access to the programmable storage area for read operations.
32. (Previously Presented) The pamphlet of claim 31 wherein the flexible membrane is spaced from the programmable storage area so as not to interfere with access to the programmable storage area for read and write operations.
33. (Currently Amended) The pamphlet of claim 31 wherein the first planar member has a thickness of [approximately] 0.76 mm.
34. (Previously Presented) The pamphlet of claim 31 wherein the first and second planar members have approximately the same thickness.
35. (Previously Presented) The pamphlet of claim 31 wherein the programmable storage area comprises an integrated circuit device with accessible memory.
36. (Previously Presented)) The pamphlet of claim 31 wherein the programmable storage area comprises a magnetic strip bonded to a face of the first planar member on a surface opposite from the surface to which the flexible membrane is bonded.

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37. Currently Amended) A folded card for use in an electronic reader, the folded card comprising a one piece member having at least two pages that can be folded between an open and a closed position, the folded card being insertable into the electronic reader when in the closed position, the folded card including a recording medium, suitable for storing encoded data, on at least one of the pages and printed matter on at least one other page, said at least one other page comprising a printing substrate, the two pages being joined by a living hinge comprising a section having a thickness less than the thickness of the remainder of the folded card so that the living is sufficiently flexible to allow the card to be folded.

38. Previously Presented) The booklet of claim 18 wherein at least one additional programmable machine readable member in the form of a magnetic stripe is added to a second page.

39. Previously Presented) The booklet of claim 18 wherein at least one of the pages is detachable from the booklet.